

# FACTS

## WHAT DOES CREDIT.ORG DO WITH YOUR PERSONAL INFORMATION?

### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- employment information
- credit card or other debt
- mortgage rates and payments
- Income and expense
- assets and liabilities
- medical debt
- credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons credit.org chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does credit.org share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, report to credit bureaus or obtain funding from various sources including the Department of Housing and Urban Development, NeighborWorks America, and the National Foreclosure Mitigation Counseling Program.	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

### Questions?

Call toll-free 800-947-3752 or visit us online at [www.credit.org](http://www.credit.org).

### Who we are

**Who is providing this notice?** credit.org

## What we do

<b>How does credit.org protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does credit.org collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ request counseling services</li> <li>■ give us your contact information</li> <li>■ seek advice about your debt</li> <li>■ give us your employment and financial information, including information about your income and expenses</li> <li>■ provide us your mortgage information</li> </ul> <p>We also may collect your personal information from others, such as credit bureaus, other credit counseling agencies, mortgage servicers, and other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Credit.org's affiliates include Springboard Solutions LLC and Springboard Housing LLC.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Non-affiliates we share with can include your financial service providers or creditors, credit bureaus, and the administrators, intermediaries or other entities that fund and manage grants</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partners include the Homeownership Preservation Foundation, Inc., the National Foundation for Credit Counseling and Springboard CDFI/Nationwide Mortgage Collaborative.</i></li> </ul>

## Other important information

Vermont: In accordance with Vermont law, we will not share information we collect about Vermont residents with companies outside of our corporate family, except as permitted by law, such as with your consent, to service your accounts or to other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent.

California: In accordance with California law, we will not share information we collect about you with companies outside of credit.org, unless the law allows. For example, we may share information with your consent to service your accounts. We will limit sharing among our companies to the extent required by California law.

Nevada: Nevada law requires that we provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 East Washington Street, Suite 3900, Las Vegas, NV 89101; Telephone Number: (702) 486-3132; Electronic Mail: [bcpinfo@state.nv.us](mailto:bcpinfo@state.nv.us)